

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Barry R. Henderson,

Debtor.

Bankruptcy No. 15-20353– CMB

Chapter 13

Related to Doc. Nos. 37, 39 & 48

Barry R. Henderson,

Movant,

Vs.

**Wilmington Savings Fund Society, FSB
as Trustee of Stanwich Mortgage Loan
Trust A and Ronda J. Winnecour,
Chapter 13 Trustee.**

Respondent.

ORDER OF COURT

AND NOW, this **21st day of June, 2018**, upon consideration of the Objection (the “Objection”) to Notice of Mortgage Payment Change filed by Barry R. Henderson (the “Debtor”) and the Response filed by Wilmington Savings Fund Society, FSB as Trustee of Stanwich Mortgage Loan Trust A (“Wilmington”) and after multiple hearings held, it is hereby **ORDERED, ADJUDGED, AND DECREED** that, on or before **July 10, 2018**, Wilmington must provide a complete loan history from 2015 to present, including details regarding the escrow account.

IT IS FURTHER ORDERED that Wilmington must advise the Court by **July 10, 2018** whether the Notice of Mortgage Payment Change filed on October 9, 2017 will be withdrawn.

IT IS FURTHER ORDERED that Wilmington must provide an explanation as to whether they are paying taxes and insurance on this loan.

IT IS FURTHER ORDERED that Wilmington must provide clarification as to whether there have been any missed tax payments that should have been paid from the escrow account.

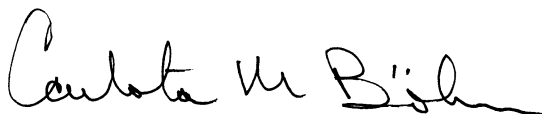
IT IS FURTHER ORDERED that Wilmington must provide clear substantiation for the changes in the Debtor's escrow payment listed in the Notices of Mortgage Payment Change filed on October 9, 2017 **AND** May 15, 2018.

IT IS FURTHER ORDERED that Wilmington must provide an explanation of the annual escrow account disclosure statement attached to the Notice of Mortgage Payment Change filed on May 15, 2018, including, but not limited to, the "Anticipated Low Point Balance" and the "Required Balance."

IT IS FURTHER ORDERED that the Court will consider whether to award sanctions against Wilmington for its repeated failure to produce the loan history at the hearing on **July 18, 2018 at 10:00 a.m.**

IT IS FURTHER ORDERED that, since the Objection has been pending since November 2017, the Court will consider requiring the attendance of an officer of Wilmington at any future hearings.

FILED
6/21/18 4:08 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA



Carlota M. Böhm
United States Bankruptcy Judge

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Barry R. Henderson
Debtor

Case No. 15-20353-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2018.

db +Barry R. Henderson, 535 Breakiron Road Extension, Connellsville, PA 15425-6345

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2018 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
Daniel R. White on behalf of Debtor Barry R. Henderson dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor CLEARSPRING LOAN SERVICES, INC. pawb@fedphe.com
Laurence A. Mester on behalf of Creditor Wilmington Savings Fund Society, FSB lmester@mesterschwartz.com, jottinger@mesterschwartz.com;jschwartz@mesterschwartz.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor Trifera, LLC pawb@fedphe.com

TOTAL: 8